

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

☐ Valuation of Security ☐ Assumption of Executory Contract or Unexpired Lease ☐ Lien Avoidance

Last Revised August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

IN RE:

Case No. **3:22-bk-10573**

Judge **MBK**

MORDAN, ELIEZER AURELINA

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original

☒ Modified/Notice Required

Date: **June 7, 2022**

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: **EH**

Initial Debtor: **EAM**

Initial Co-Debtor:

Part 1: Payment and Length of Plan

- a. The debtor shall pay \$ **3,000.00** per **month** to the Chapter 13 Trustee, starting on **06/01/2022** for approximately **55** months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
☐ Sale of real property
 Description:
 Proposed date for completion: _____
☐ Refinance of real property
 Description:
 Proposed date for completion: _____
☐ Loan modification with respect to mortgage encumbering property
 Description:
 Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☒ Other information that may be important relating to the payment and length of plan:
 • **STUDENT LOANS TO BE PAID OUTSIDE OF PLAN**

Part 2: Adequate Protection ☒ NONE

- a. Adequate protection payments will be made in the amount of \$ **None** to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).
- b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
INTERNAL REVENUE SERVICE	TAX DEBT	30,438.00
INTERNAL REVENUE SERVICE	TAX DEBT	21,817.49

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
None			

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: [X]NONE

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
ROCKET MORTGAGE, LLC FKA QUICKEN LOANS	PRINCIPAL RESIDENCE	5,915.07	0	5,915.07	AS AGREED

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: [X] NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
None					

c. Secured claims excluded from 11 U.S.C. 506: [] NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments [X] NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
None							

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
None			

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

g. Secured Claims to Be Paid in Full Through the Plan ☐ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
INTERNAL REVENUE SERVICE	53 Brandon Ave, Monroe Township, NJ 08831-4043	46,586.95
LVNV FUNDING, LLC	53 Brandon Ave, Monroe Township, NJ 08831-4043	8,001.07
New Jersey Division of Taxation	53 Brandon Ave, Monroe Township, NJ 08831-4043	47,149.55

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ _____ to be distributed *pro rata*
☐ Not less than _____ percent
☒ *Pro Rata* distribution from any remaining funds

b. Separately Classified Unsecured Claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
None			

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
None				

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). [] NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
None							

b. Motion to Void Liens and Reclassify Claim from Secured to Completely Unsecured. [X] NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Total Amount of Lien to be Reclassified
None						

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. [X] NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
None					

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Sections 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

1) **Trustee Commissions**

- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-petition claims The Standing Trustee [] is, [X] is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification [X] NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 1/28/2022

Explain below why the Plan is being modified.	Explain below how the Plan is being modified.
<ul style="list-style-type: none"> TREAT PRIORITY, SECURED AND UNSECURED CREDITORS STUDENT LOANS TO BE PAID OUTSIDE OF PLAN 	<ul style="list-style-type: none"> TREAT PRIORITY, SECURED AND UNSECURED CREDITORS STUDENT LOANS TO BE PAID OUTSIDE OF PLAN

Are Schedules I and J being filed simultaneously with this Modified Plan? [] Yes [X] No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

[X] NONE

[] Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, Chapter 13 Plan and Motions, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: June 7, 2022

/s/ ELIEZER MORDAN

Debtor

Date: June 7, 2022

Joint Debtor

Date: June 7, 2022

/s/ Edward Hanratty

Attorney for the Debtor(s)

In re:
Eliezer Aurelina Mordan
Debtor

Case No. 22-10573-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Jun 09, 2022

Form ID: pdf901

Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 11, 2022:

Recip ID	Recipient Name and Address
db	Eliezer Aurelina Mordan, 53 Brandon Ave, Monroe Township, NJ 08831-4043
519491207	ADT REAL PROTECTION, PO Box 650485, Dallas, TX 75265-0485
519491210	AMERICAN EXPRESS LEGAL, 500 N Franklin Tpke, Ramsey, NJ 07446-1177
519491219	FBCS CONSUMER CONTACT SOLUTIONS, 330 S Warminster Rd Ste 353, Hatboro, PA 19040-3433
519491220	GLASS MOUNTAIN CAPITAL LLC, C/O CAVALRY SPV, 1 LLC 1375 E Woodfield Rd Ste 400, Schaumburg, IL 60159-5426
519491227	NAVIENT, LLC / MEDLOANS/ MEDLOANS MEDEX, Navient PC TRUST, PO Box 9640, Wilkes Barre, PA 18773-9640
519491228	New Jersey Division of Taxation, 50 Barrack St Fl 9, Trenton, NJ 08608-2006
519491231	PRESSLER, FELT & WARSHAW LLP, 1 Entin Rd, Parsippany, NJ 07054-5001
519491234	SMAC, SERVICE MASTER FINANCE, PO Box 2092, Memphis, TN 38101-2092
519529277	State of New Jersey, Department of Treasury, Division of Taxation, Bankruptcy Unit, PO Box 245 Trenton, NJ 08695-0245
519491236	WELLS FARGO CARD SERVICE, PO Box 14517, Des Moines, IA 50306-3517
519495266	+ Wells Fargo Bank, N.A., Small Business Lending Division, P.O. Box 29482 MAC S4101-08C, Phoenix, AZ 85038-9482

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 09 2022 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 09 2022 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519491208	Email/PDF: bncnotices@becket-lee.com	Jun 09 2022 20:46:35	AMERICAN EXPRESS, PO Box 981537, El Paso, TX 79998-1537
519491209	Email/PDF: bncnotices@becket-lee.com	Jun 09 2022 20:46:21	AMERICAN EXPRESS, 4315 S 2700 W, Salt Lake City, UT 84184-0001
519521078	Email/PDF: bncnotices@becket-lee.com	Jun 09 2022 20:46:27	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519491212	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 09 2022 20:42:00	COMENITY BANK/AVENUE, 6939 Americana Pkwy, Reynoldsburg, OH 43068-4171
519491213	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 09 2022 20:42:00	COMENITY BANK/CATHRINS, 6939 Americana Pkwy, Reynoldsburg, OH 43068-4171
519530326	+ Email/Text: bankruptcy@cavps.com	Jun 09 2022 20:42:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
519491211	Email/Text: bankruptcy@cavps.com	Jun 09 2022 20:42:00	Cavalry SPV I, LLC., 500 Summit Lake Dr Ste 400, Valhalla, NY 10595-2321
519491214	Email/Text: mrdiscen@discover.com	Jun 09 2022 20:41:00	DISCOVER FINANCIAL SERVICES, PO Box

District/off: 0312-3

User: admin

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519491215	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 09 2022 20:56:53	15316, Wilmington, DE 19850-5316 DSNB/ BLOOMINGDALES, PO Box 8218, Mason, OH 45040-8218
519491216	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 09 2022 20:56:48	DSNB/ MACYS, PO BOX 8218, Mason, OH 45040
519491217	^ MEBN	Jun 09 2022 20:41:08	DYNAMIC RECOVERY SOLUTIONS, 135 Interstate Blvd, Greenville, SC 29615-5720
519491218	Email/Text: operationsclerk@easypayfinance.com	Jun 09 2022 20:41:00	EASYPAY FINANCE, PO Box 2549, Carlsbad, CA 92018-2549
519491221	Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 09 2022 20:41:00	INTERNAL REVENUE SERVICE, PO Box 7346, Philadelphia, PA 19101-7346
519491223	Email/PDF: resurgentbknofications@resurgent.com	Jun 09 2022 20:46:10	LVNV FUNDING LLC., C/O RESURGENT CAPITAL SERVICES LP, 55 Beattie Pl Ste 110, Greenville, SC 29601-5115
519521388	Email/PDF: resurgentbknofications@resurgent.com	Jun 09 2022 20:46:24	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519491224	Email/Text: bankruptcydpt@mcmcg.com	Jun 09 2022 20:42:00	MIDLAND CREDIT MANAGEMENT LLC, PO Box 60578, Los Angeles, CA 90060-0578
519491225	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 09 2022 20:42:00	MIDLAND FUNDING LLC, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
519491226	+ Email/PDF: pa_dc_claims@navient.com	Jun 09 2022 20:46:16	NAVIENT, 123 S Justison St Fl 3, Wilmington, DE 19801-5363
519504258	Email/PDF: pa_dc_claims@navient.com	Jun 09 2022 20:46:08	NAVIENT PC TRUST, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
519505728	+ Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Jun 09 2022 20:41:00	Navient Solutions, LLC on behalf of, Ascendium Education Solutions, Inc., PO Box 8961, Madison, WI 53708-8961
519491229	Email/Text: bkrgeneric@penfed.org	Jun 09 2022 20:41:00	PENTAGON FCU, PO Box 456, Alexandria, VA 22313-0456
519510562	Email/Text: bkrgeneric@penfed.org	Jun 09 2022 20:41:00	Pentagon Federal Credit Union, PO Box 1432, Alexandria, VA 22313
519491230	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 09 2022 20:46:08	PORTFOLIO RECOVERY, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
519491232	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 09 2022 20:42:00	QUICKEN LOANS, 1050 Woodward Ave, Detroit, MI 48226-3573
519491233	Email/Text: ngisupport@radiusgs.com	Jun 09 2022 20:41:00	RADIUS GLOBAL SOLUTIONS, PO Box 390846, Minneapolis, MN 55439-0846
519514670	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 09 2022 20:42:00	Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
519491235	Email/Text: ClericalSupport@tenagliahunt.com	Jun 09 2022 20:41:00	TENAGLIA & HUNT PA, 395 W Passaic St Ste 205, Rochelle Park, NJ 07662-3016

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
ptcrd		Kyle Wilson, 13227 Bellaria Circle, Windermere
519530329	*+	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
519491222	##	KYLE WILSON, 13227 Bellaria Cir, Windermere, FL 34786-7402

TOTAL: 1 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

District/off: 0312-3

User: admin

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Form ID: pdf901

Total Noticed: 41

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 11, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 8, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Edward Hanratty	on behalf of Debtor Eliezer Aurelina Mordan thanratty@centralnewjerseybankruptcylawyer.com aaguirre@centralnewjerseybankruptcylawyer.com
Theodore Sliwinski	on behalf of Petitioning Creditor Kyle Wilson tedsliwinski@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5